

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: RUSSELL ORLANDO ERMON § Case No.: 07-11062
INGRID TRINETTE ERMON §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2007.
- 2) This case was confirmed on 09/10/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/24/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/03/2009.
- 5) The case was dismissed on 12/07/2009.
- 6) Number of months from filing to the last payment: 26
- 7) Number of months case was pending: 33
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 33,483.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 9,242.83
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 9,242.83

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 655.04
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 655.04

Attorney fees paid and disclosed by debtor	\$ 1,000.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
COUNTRYWIDE HOME LOA	SECURED	11,000.00	104,120.68	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	13,981.76	14,081.76	8,587.79	.00
US ATTORNEYS OFFICE	PRIORITY	3,673.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	98.00	98.23	98.23	.00	.00
COLLECTION SYSTEMS I	UNSECURED	732.00	NA	NA	.00	.00
COLLECTION SYSTEMS I	UNSECURED	1,633.00	NA	NA	.00	.00
CREDITORS DISCOUNT A	UNSECURED	157.00	NA	NA	.00	.00
CRESTAR BANK	UNSECURED	2,580.00	NA	NA	.00	.00
US DEPT OF EDUCATION	UNSECURED	3,632.00	4,770.16	4,770.16	.00	.00
DISCOVER FINANCIAL S	UNSECURED	5,325.00	5,125.72	5,125.72	.00	.00
ECAST SETTLEMENT COR	UNSECURED	475.00	480.23	480.23	.00	.00
MEDICAL COLLECTIONS	UNSECURED	568.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	1,989.00	2,043.35	2,043.35	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	1,207.00	1,234.08	1,234.08	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	1,506.00	1,539.37	1,539.37	.00	.00
SALLIE MAE GUARANTEE	UNSECURED	2,713.00	2,773.31	2,773.31	.00	.00
SM SERVICING	UNSECURED	1,804.00	NA	NA	.00	.00
SM SERVICING	UNSECURED	2,032.00	NA	NA	.00	.00
SM SERVICING	UNSECURED	904.00	NA	NA	.00	.00
SM SERVICING	UNSECURED	1,127.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	NA	586.58	586.58	.00	.00
ISAC	UNSECURED	NA	2,742.85	2,742.85	.00	.00
INTERNAL REVENUE SER	PRIORITY	NA	3,876.00	3,876.00	.00	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
INTERNAL REVENUE SER	UNSECURED	NA	200.00	200.00	.00	.00
ER SOLUTIONS INC	UNSECURED	NA	321.43	321.43	.00	.00
NKRUMAH L HOPKINS	PRIORITY	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	14,081.76	8,587.79	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	14,081.76	8,587.79	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	3,876.00	.00	.00
TOTAL PRIORITY:	3,876.00	.00	.00
GENERAL UNSECURED PAYMENTS:	21,915.31	.00	.00

Disbursements:

Expenses of Administration	\$ 655.04
Disbursements to Creditors	\$ 8,587.79

TOTAL DISBURSEMENTS: \$ 9,242.83

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/18/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.